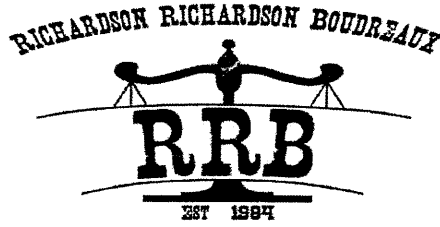


# **EXHIBIT 4**

Gary L. Richardson  
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April 19, 2016

Pierce Couch Hendrickson  
Baysinger & Green, L.L.P.  
John Lennon  
Clayton B. Pierce Memorial Building  
1109 North Francis Avenue  
Oklahoma City, OK 73106

Re: *Shehan, et al. v. Smith*  
Our File No. 118199

Dear Mr. Lennon:

You previously provided the policy that your client issued to Karen Smith and her daycare. After a thorough review of the policy, we believe the terms provide coverage for the claims and subsequent judgment against your insured. While we continue to pursue collection from Ms. Smith, we further will seek collection from your client via the garnishment.

Respectfully,

  
Jason C. Messenger  
For the Firm